

EXHIBIT

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Starr Marine
Broker Form Guide (with clause revisions)

Clause name	Broker authorizing the clause	Starr revisions necessary	Priority level of revision (high, moderate, low)	Starr Management comments to U/W staff (if necessary)	Sample of the clause wording
Access To Property	Willis				<p>DENIED ACCESS TO PROPERTY</p> <p>It is understood and agreed that should a civil authority deny an Assured access to property insured hereunder as a result of damage to a building and/or structure and/or conveyance from an insured peril, such property which cannot be retrieved, after a reasonable amount of time, shall be considered a total loss under the terms of this policy. However, subject to a sub-limit of \$500,000 per occurrence.</p>
Acquisition clause	Willis				
Additional Expense Completion of Voyage	Frenkel				
Assured	A. J. Gallagher				
Assured	Aon				
Assured	Aon PMCP				
Assured	Lockton				
Assured	Palmer & Cay				
Assured	Willis				
ATMOSPHERIC CONDITIONS	A. J. Gallagher				
ATMOSPHERIC CONDITIONS	Hugh Wood				
ATTACHMENT	A. J. Gallagher				
ATTACHMENT	Hugh Wood				
Average Terms	Aon				
Brands and Trademarks	Integro				
Brands and Trademarks	Frenkel				
Brands and Trademarks	Integro				
Brands and Trademarks	Lockton				
Brands and Trademarks	Marsh				
Brands and Trademarks	Palmer & Cay				
Buyers & Sellers Interest	A. J. Gallagher				
Cargo Owner's Liability	Aon PMCP				
Charter Hire Coverage	Frenkel				
Claims Settling Authority	Marsh				
Concealed Damage	Aon PMCP				
Concealed Damage	Palmer & Cay				
Concealed Damage	Willis				
CONCEALED DAMAGE	Hugh Wood				
CONDENSATION	A. J. Gallagher				

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Consequential Damage End't.	Willis				is hereby understood and agreed that in consideration of an additional premium included in the event of consequential damage to finished goods and merchandise including broken lots sizes or color ranges, which if in any part or parts are physically lost or damaged within the coverage of this policy, thereby rendering the remaining lot or parts unmarketable as complete units, then the Company will pay, subject to the limits stated herein the difference between (a) the amount for which it would be liable if all parts had been physically lost or damaged and (b) the realizable value of the remaining undamaged parts; and further that if in consequence of any direct physical loss or damage insured hereunder a full lot or range of sizes or colors (provided such goods and merchandise are uniformly sold by the Assured in lots or ranges of sizes or colors) is broken so as to reduce the value of the undamaged goods remaining in such lot or range, then the Company will pay (subject to the liability limits stated herein and provided the Assured is unable to reassemble said lots or ranges of sizes or colors from the remaining undamaged goods or from any other source) the difference between (a) the amount for which it would be liable if all goods in said lots or ranges of sizes or colors had been physically lost or damaged and (b) the realizable value of the undamaged goods remaining in said broken lot or range of sizes or colors.
Consolidation / Deconsolidation	Frenkel				
Consolidation, Re-packing and/or Break Down	Aon				
Consolidation, Re-packing and/or Break Down	Aon PMCP				
Consolidation, Re-packing and/or Break Down	Palmer & Cay				
Container Demurrage	Willis				If the Assured is instructed by these Assurers or their Agents or Surveyors, to hold an intermodal container, van, flat rack or trailer, and if the Assured is assessed a late penalty and/or demurrage charge for holding said equipment past the return date, these Assurers will pay the late penalties and/or demurrage charges. The amount these Assurers will pay shall be the charges assessed from the time the Assured is directed to hold said equipment until the time the Assured is informed that the equipment can be released. Coverage under this clause is separate from and in addition to the limits of liability provided elsewhere herein.
CONTAINER DEMURRAGE CHARGES	Hugh Wood				
Contract Penalty Clause	Willis				
Contractor's Equipment Floater Endorsement	Aon PMCP				
Control of Damaged Goods	A. J. Gallagher				
CONTROL OF DAMAGED GOODS	A. J. Gallagher				
Control of Damaged Goods	Aon				
Control of Damaged Goods	Frenkel				
CONTROL OF DAMAGED GOODS	Hugh Wood				
Control of Damaged Goods	Integro				
Control of Damaged Goods	Lockton				
Control of Damaged Goods	Palmer & Cay				
Control of Damaged Goods	Willis				
Control of Damaged Goods	Willis				
Control of Damaged Goods	Marsh				

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Control of Damaged Goods	Willis				Notwithstanding anything to the contrary contained elsewhere herein, it is understood and agreed that in case of damage by an insured peril to goods and/or merchandise insured under this Policy, the Assured is to retain control of all damaged goods. The Assured, however, agrees whenever practicable to recondition and sell such goods after removal of all brands and trademarks. The Assured shall be the sole judge where the disposal or sale of such damaged goods is detrimental to their interest or which they are unable to sell or dispose of under their agreement with any trade association. Such damage shall, after notification of the Assurer, be treated as a constructive total loss and the Assured shall dispose of the damaged goods to the best advantage. Assurers being entitled to such proceeds, or they shall be destroyed in the presence of a representative of the Assurers and the Assured.
Control of Damaged Goods - Clause 42 of PMCP Policy	Aon PMCP				
Control of Damaged Goods - Endorsement for use with Pharmaceuticals and High Tech Merchandise	Aon PMCP				
CONVEYANCE	Hugh Wood				
CUSTOMS INSPECTION EXPENSES	A. J. Gallagher				This is not the same as coverage during possession by Customs.
Deadfreight Clause	Frenkel				
Debris Removal	Aon				
Debris Removal	Aon PMCP				
Debris Removal	Frenkel				
Debris Removal	Marsh				
Debris Removal	Palmer & Cay				
Debris Removal	Willis				
Debris Removal	Willis				This insurance also covers expenses incurred for the removal and for disposal of all debris of the damaged goods, including packing materials, insured hereunder which may be occasioned by loss caused by and of the perils insured against. It is further understood and agreed that this Assurer will provide coverage for the cost of necessary disposal and/or destruction and all expenses in connection therewith in accordance with government regulations and/or as agreed between the Assured and the Assurer. Assurers shall not be liable on a combined basis for more than one hundred twenty five (125%) percent of the policy limit of liability with respect to coverage under this clause and coverage provided under this policy for physical loss or damage to the goods and/or merchandise insured. Nothing contained herein shall be construed to cover any cleanup expenses for which the Assured may be liable under any pollution statute.
Deductible	Aon				
Deductible	Aon PMCP				
DEDUCTIBLE	Hugh Wood				
Deductible	Integro				
Deductible	Palmer & Cay				
Deductible	Willis				Each Claim for loss or damage shall be adjusted separately and from the amount of each separately adjusted claim the sum of \$15 shall be deducted. This deductible shall not apply to claims for Total Loss, General Average or Salvage Charges, nor to claims resulting from the vessel being stranded, sunk, burnt, on fire, or in collision.
Deductible (incorporated in Insuring Conditions)	Frenkel				
Delay Clause	Integro				
Delay Clause	Lockton				

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Delay Clause	Marsh				
Delay Clause	Willis				
Deliberate Damage - Services	Willis				
Deposit Premium End.	Palmer & Cay				
DETERIORATION	A. J. Gallagher				Refer to our approved wording on the Portal: http://portal/offices/mr/comment/Underwriting/Marine%20Cargo/Deterioration%20expansion%20brad%20form.doc
DOCK COVER	A. J. Gallagher				
Duration of Coverage Clause	Aon PMCP				
Duration of Coverage Clause	Willis				The insurance hereunder attaches from the time the subject matter becomes at the Assured's risk or the Assured assumes interest anywhere in the world and continues whilst the subject matter is in transit and/or in store or elsewhere, and further including any interest whilst at exhibitions, undergoing installation/dismantling/loading-hauling-for-the-purpose-of-packing-and/or-preparation-and/or-consolidation-and/or-deconsolidation-- and until finally delivered to intended final destination and/or the Assured's responsibility ceases anywhere in the world, as required, irrespective of terms of purchase and/or sale. Including submarine-cables-balls-and-other-equipment-L , wherever located, whether or not in transit.
Duration of Transit	Fentel				including risks in customs as required and transshipment, craft and barge risks, whether customary or otherwise. Further including the risks of loading prior to dispatch and unloading after arrival at Assured's or consignee's premises, including containers and/or contents where covered hereunder.
DUTY AND/OR COLLECT FREIGHT	Hugh Wood				The insurance hereunder attaches from the time the subject matter becomes at the Assured's risk or the Assured assumes interest anywhere in the world and continues whilst the subject matter is in transit and/or in store or elsewhere, and further including any interest whilst at exhibitions, undergoing installation/dismantling/loading-hauling-for-the-purpose-of-packing-and/or-preparation-and/or-consolidation-and/or-deconsolidation-- and until finally delivered to intended final destination and/or the Assured's responsibility ceases anywhere in the world, as required, irrespective of terms of purchase and/or sale. Including submarine-cables-balls-and-other-equipment-L , wherever located, whether or not in transit.
Excess Insurance	Aon				including risks in customs as required and transshipment, craft and barge risks, whether customary or otherwise. Further including the risks of loading prior to dispatch and unloading after arrival at Assured's or consignee's premises, including containers and/or contents where covered hereunder.
Excess Insurance	Aon PMCP				
Exhibition Coverage	Lockton				
Exhibition Coverage	Willis				
Exhibition/Trade Shows Expediting Expenses	Aon PMCP				
Expediting Expenses	A. J. Gallagher				
Expediting Expenses	Aon				
Expediting Expenses	Aon PMCP				
Expediting Expenses	Fentel				In the event of physical loss or damage from a peril insured hereunder, this Policy is extended to cover not only the cost or expense of replacing or duplicating the lost or damaged part or parts and/or repairing the machine or product, but also all expediting expenses to permit prompt replacement of lost or damaged material, including but not limited to, air express and/or air freight charges, overtime repair costs and other additional charges, including cotton, boxes and destination charges.

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Starr Maine
Broker Form Guide (with clause revisions)

Clause name	Broker authoring the clause	Starr revisions necessary	Priority level of revision (high, moderate, low)	Starr Management comments to U/W staff (if necessary)	Sample of the clause wording
Geographic Limits	Palmer & Cay				
Geographic Limits	Willis				
Geographic Scope	Aon				
Geographic Scope	Aon PMCP				
Geographic Scope	Marsh				
Geographic Scope	Palmer & Cay				
GEOGRAPHICAL LIMITS	Hugh Wood				
Goods Insured	Aon				
Goods Insured	Aon PMCP				
Goods Insured	Integro				
Goods Insured	Palmer & Cay				
Guarantee of Collectibility	Aon				
Guarantee of Collectibility	Aon PMCP				
Guarantee of Collectibility	Palmer & Cay				
Inland Transit	Aon				
Inland Transit	Aon PMCP				
Inspection of records	A. J. Gallagher				
Inspection of records	Aon				
Inspection of records	Aon PMCP				
Installation Coverage	Aon PMCP				
Insuring Conditions	Willis				
Intent	Frenkel				
Interest Insured	Willis				
Labels Clause	Aon				
Labels Clause	Aon PMCP				
Labels Clause	Palmer & Cay				

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Clause name	Broker authoring the clause	Starr revisions necessary	Priority level of revision (high, moderate, low)	Starr Management comments to U/W staff (if necessary)	Sample of the clause wording
Letter of Credit Clause	Aon				
Letter of Credit Clause	Aon PMCP				
Letter of Credit Clause	Integro				
Letter of Credit Clause	Palmer & Cay				
Limits of Liability	Aon				
Limits of Liability	Aon PMCP				
LIMITS OF LIABILITY	Hugh Wood				
Limits of Liability	Integro				
Limits of Liability	Palmer & Cay				
Limits of Liability	Willis				
Limits of Liability	Willis				
Loading/Unloading	Aon				
Loading/Unloading	Aon PMCP				
Loading/Unloading	Integro				
Loading/Unloading	Lockton				
Loading/Unloading	Marsh				
Loading/Unloading	Willis				
Local Policy Wrap Around clause	Willis				
Local Policy Wrap Around clause	Willis				
Loss of Market and Delay	Aon				

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Clause name	Broker authoring the clause	Starr revisions necessary	Priority level of revision (high, moderate, low)	Starr Management comments to Unw staff (if necessary)	Sample of the clause wording
Loss of Market and Delay	Aon PMCP				
Loss of Market and Delay	Integro				
Loss of Market and Delay	Palmer & Cay				
Machinery Clause	Aon				
Machinery Clause	Aon PMCP				
Machinery Clause	Palmer & Cay				
Marine Extension Clause	Willis				<p>This policy is extended to cover all shipments which become at risk hereunder in accordance with the following clauses:</p> <p>A. The insurance attaches from the time the goods leave the warehouse and/or store and/or location at the place named in the policy or certificate or declaration for the commencement of the transit and continues during the ordinary course of transit, including customary transshipment if any until the goods are delivered to the final warehouse at the original destination named in this policy, certificate or declaration, or a substituted destination as provided in clause C, hereunder.</p> <p>B. The insurance specifically to cover the goods during deviation, delay, forced discharge, reshipment and transshipment and any other variation of the adventure arising from the exercise of a liberty granted to the ship owner or charterer under the contract of affreightment.</p> <p>C. In the event of the exercise of any liberty granted to the ship owner or charterer under the contract of affreightment whereby such contract is terminated at a port or place other than the destination named herein, the insurance continues until the goods are sold and delivered at such port or place, or, if the goods be not sold but are forwarded to the destination named herein or to any other destination this insurance continues until the goods have arrived at final warehouse as provided in Clause #</p> <p>D. If while this insurance is still in force and before the expiry of 15 days from midnight of the day on which the discharged overboard of the goods hereby insured from the overseas vessel at the final port of discharge is completed, the goods are re-sold (not being a sale within terms of Clause 15 C) and are to be forwarded to a destination other than that covered by this insurance, the goods are covered hereunder while deposited at such port of discharge until again in transit or until the expiry of the aforementioned 15 days whichever shall first occur. If a sale is effected after the expiry of the aforementioned 15 days while this insurance is still in force, the protection afforded hereunder shall cease as from the time of sale.</p> <p>E. Held covered at a premium to be arranged in case of change of voyage or of any omission or error in the description of the interest, vessel or voyage.</p> <p>F. This insurance shall in no case be deemed to extend to cover loss, damage or expense proximately caused by delay or inherent vice or nature of the subject matter insured, unless otherwise specifically provided for herein.</p> <p>G. It is a condition of this insurance that there shall be no interruption or suspension of transit unless due to circumstances beyond the control of the Assured.</p>
Non-admitted insurance - tax clause	Lockton				
Non-admitted insurance - tax clause	Willis				
Non-Delivery Clause	Frenkel				
Notice of Loss	Aon				
Other Insurance	Aon				
Other Insurance	Aon PMCP				
Other Insurance	Integro				
Overdue means of conveyance	A. J. Gallagher				
Overdue means of conveyance	Aon				
Overdue means of conveyance	Aon PMCP				
Overdue means of conveyance	Integro				

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Clause name	Broker authoring the clause	Starr revisions necessary	Priority level of revision (high, moderate, low)	Starr Management comments to UAW staff (if necessary)	Sample of the clause wording
Paramount warranties	A. J. Gallagher				
Partial Loss	Frenkel				
Partial Loss	Integro				
Partial Loss	Lockton				
Partial Loss	Marsh				
Partial Loss	Willis				
Payment of Loss	Aon				These Assured's agree that where the claim circumstances submitted demonstrate that only the quantum of the claim is to be agreed, a payment on account will be made equal to the lower of the amounts claimed within thirty (30) business days or as soon as practicable. See (10).
Payment of Loss	Aon PMCP				These Assured's agree that where the claim circumstances submitted demonstrate that only the quantum of the claim is to be agreed, a payment on account will be made equal to the lower of the amounts claimed within thirty (30) business days or as soon as practicable. See (10).
Payment of Loss	Hugh Wood				
Payment of Loss	Integro				
Payment of Loss	Willis				These Assured's agree that where the claim circumstances submitted demonstrate that only the quantum of the claim is to be agreed, a payment on account will be made equal to the lower of the amounts claimed within thirty (30) business days or as soon as practicable. See (10).
Payment on Account	Lockton				
Payment on Account	Willis				These Assured's agree that where the claim circumstances submitted demonstrate that only the quantum of the claim is to be agreed, a payment on account will be made equal to the lower of the amounts claimed within thirty (30) business days or as soon as practicable. See (10).
Process Clause	Willis				This insurance remains in full force whilst the subject-matter insured is under any process but in no case shall extend to cover loss or damage thereto solely caused by such process. It is agreed that the foregoing is not to apply to dismantling and installing risks insured hereunder. It is further understood and agreed that coverage hereunder specifically includes blending and/or similar operations by the Assured and/or third parties. With respect to the foregoing, notwithstanding anything herein to the contrary coverage as provided for hereunder is to remain in full force whilst the subject-matter insured is under such process but is not to insure against loss, damage, claim or expense directly caused by knowingly incorrect mixing, blending, refining or preparation by the Assured.
Profit Sharing	Frenkel				See: Gross marine premiums shall include only Marine Transit premium developed by this policy (less any premium returns) which are billed by and recorded on this Company's records during the calendar year, including War, S.R. & C.C. and warehouse premium. In the event of loss exceeding 50% of annual Gross Marine premium as defined herein in any one calendar year, such excess loss to be carried forward to the following year but in no event to be carried forward more than 3 years.
Profit Sharing	Willis				PROFIT SHARING PLAN This policy is subject to a profit sharing plan to be applicable to the premium and loss figures developed during the policy year commencing 1/1/2004 and each policy year thereafter. (The Assured shall participate in profits, if any, on the following basis: 1. Gross cargo premiums less all returns billed by this company during each policy year. 2. Less 50% of the gross Marine cargo premiums (for insurance company expenses). - Gross marine premiums shall include only Marine Transit premium developed by this policy (less any premium returns) which are billed by and recorded on this Company's records during the calendar year, excluding War, S.R. & C.C. and warehouse premium. 3. Less paid and outstanding claims occurring on shipments made during the policy accounting year less any recoveries on these losses plus direct loss expenses applying to these losses. In the event of loss exceeding 50% of annual Gross Marine premium as defined herein in any one calendar year, such excess loss to be carried forward to the following year but in no event to be carried forward more than 3 years. 4. The balance remaining after No. 3 above is deemed to be the profit for the purposes of this plan and the Assured shall be entitled to participate in the profit proportionately 50/50, with this company. 5. Calculations of Profit Sharing, if any, for each accounting year shall be made six months from the close of the accounting year. Any reports of loss, recoveries and/or salvage received by the Assured after the above mentioned six months waiting period, which apply to the accounting period just concluded, shall be included in the calculations for the current year. 6. For the purpose of this Profit Sharing Agreement, the figures as recorded in the Assured's books shall be accepted by both parties.

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Clause name	Broker authoring the clause	Start revisions necessary	Priority level of revision (high, moderate, low)	Starr Management comments to U/W staff (if necessary)	Sample of the clause wording
PURCHASES AND ALLOCATIONS OF SHIPMENTS AFLOAT	A. J. Gallagher				
QUARANTINE	A. J. Gallagher				
Rate Schedule	Palmer & Cay				
Refrigeration Conditions of Coverage - for use with Pharmaceuticals	Aon PMCP				
Released Bills of Lading	A. J. Gallagher				
Replacement By Air	Willis				It is understood and agreed that where there is a loss or damage which is the subject of a claim hereunder and the assured considers it necessary to forward replacements by air, or means other than the original mode transit, the insurer will pay the extra costs so involved.
RISK ATTACHING PRIOR TO SHIPMENT	A. J. Gallagher				
Risk before shipment	Frenkel				
S.R. & C.C. Endorsement	Willis				
S.R. & C.C. Endorsement 11	Willis				
S.R. & C.C. Warranty	Marsh				S.R. & C.C. Warranty Notwithstanding anything therein contained to the contrary, this insurance is warranted free from loss, damage or expense caused by or resulting from: A. Strikes, lockouts, labor disturbances, riots, civil commotions, or the acts of any person or persons taking part in any such occurrences or disorders. B. Vandalism, sabotage or malicious act, which shall be deemed also to encompass the act or acts of one or more persons, whether or not agents of a sovereign power, carried out for political, terrorist or ideological purposes and whether any loss, damage or expense resulting therefrom is accidental or intentional.
SALES AND ALLOCATION OF SHIPMENTS AFLOAT	A. J. Gallagher				
Salesman/Technician Floater Endorsement	Aon PMCP				
Salesman's Samples	Lockton				Salvage Clause wording that's acceptable: In all cases of partial loss or damage caused by perils insured against, the loss shall be determined by a separation of the damaged portion of the insured property from the sound portion, and the amount of loss determined by an agreed estimate (by survey) of the percentage of damage of such damaged portion, in which event the ASSURED will receive such percentage of the insured value of the damaged merchandise, or, if such agreement is not practicable, then such damaged portion shall be sold either at public auction or by private sale (whichever the Company shall deem most advisable) for the account of the owner of the property, in which event the amount of the loss shall be the difference between the net amount so realized by the auction or sale and the insured value of the portion so sold.
Salvage Clause	Willis				
Shipping Expense Clause	Marsh				
Shipping Expense Clause	Willis				
SKIMMINGS	A. J. Gallagher				
Small Claims Bordereau Clause	Willis				

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South America Clause	Willis				The following Clause will apply to all shipments insured in U.S. Currency and shipped to South America: Subrogating anything contained elsewhere herein to the contrary, (particularly the Warehouse to Warehouse and Marine Extension Clauses) the insurance provided hereunder shall continue to cover for one hundred and twenty (120) days (one hundred and fifty (150) days on shipments via the Magdalena River) after completion of discharge of the overseas vessel at port of destination or until the goods are delivered to the final warehouse at destination, whichever may first occur, and shall then terminate. The time limit referred to above is to be reckoned from midnight of the day on which the discharge of the overseas vessel is completed.
Subrogation	A. J. Gallagher				
Subrogation	Aon				
Subrogation	Aon PMCP				
Subrogation	Hugh Wood				
Subrogation	Willis				In all cases of loss the Assured shall, at the request of the Assurers or their Agents, assign and subrogate to the Assurers at the time of payment to an amount not exceeding the sum paid by the Assurers, all their rights and claims against others and permit suit to be brought in the Assured's name but at the Assurer's expense; the Assured further agrees to render all reasonable assistance in the prosecution of said suit or suits.
Subrogation Waiver Clause	Willis				Including waivers of subrogation against the Assured as defined herein and/or any party to whom such a waiver is given by the assured in the course of their business, where customary.
Tax Assessment and Duties	Marsh				
Tax Liability	Marsh				
TERMINATION	Hugh Wood				
U.S. Economic & Trade Sanctions	Aon				
U.S. Economic & Trade Sanctions	Aon PMCP				
U.S. Economic & Trade Sanctions	Fretkel				
U.S. Economic & Trade Sanctions	Integro				
U.S. Economic & Trade Sanctions	Palmer & Cay				
Valuation	A. J. Gallagher				
Valuation	Aon				
Valuation	Aon PMCP				
VALUATION	Hugh Wood				
Valuation	Hugh Wood				
Valuation	Lockton				
Valuation	Palmer & Cay				
Valuation	Willis				

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Voyage Tenure Endorsement. Used to cancel and replace Clause 73 when policy has named locations.	Aon PMCP				
Voyage Tenure/Duration of Coverage Clause	Aon				
Voyage Tenure/Storage - Clause 73 of PMCP policy. To be used when policy has no named locations.	Aon PMCP				
Waiver and Release Clause	Aon				
Waiver and Release Clause	Aon PMCP				
Waiver and Release Clause	Integro				
Waiver and Release Clause	Palmer & Cay				
War Policy	Willis				
Warehouse endorsement	A. J. Gallagher				
Warehouse endorsement	Aon				
Warehouse endorsement	Aon				
Warehouse endorsement	Aon PMCP				
Warehouse endorsement	Hugh Wood				

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Warehouse endorsement	Hugh Wood				
Warehouse endorsement	Hugh Wood				
Warehouse endorsement	Hugh Wood				
Warehouse endorsement	Integro				
Warehouse endorsement	Integro				
Warehouse endorsement	Lockton				
Warehouse endorsement	Marsh				
Warehouse endorsement	Marsh				
Warehouse endorsement	Willis				
WAREHOUSING, FORWARDING CHARGES	Hugh Wood				